

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No. : 09/992,348 Confirmation No. 7197
Applicant : Margaret Sue Ellis
Filed : November 21, 2001
TC/A.U. : 3694
Examiner : Liu, I. Jung

Docket No. : 1366/US
Customer No. : 20686

For: : CREDIT RISK MANAGING LOAN POOLS

Mail Stop Amendment
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

**AMENDMENT AND RESPONSE TO
FINAL OFFICE ACTION**

Sir:

In response to the final Office action dated November 16, 2007, please consider the following remarks and amend the above-identified application as follows:

Amendments to the Claims begin on page 2 of this paper.

Remarks/Arguments begin on page 12 of this paper.